



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
Toyota Motor Credit Corporation

Order Filed on April 16, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Theron Cromer & Mechela N. Bailey,  
Debtors.

Case No.: 16-31373-MBK

Adv. No.:

Hearing Date: 3/28/2017 @ 9:00 a.m..

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: April 16, 2017**

A handwritten signature of Michael B. Kaplan in black ink.

Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**(Page 2)**

Debtor: Theron Cromer & Mechela N. Bailey

Case No: 16-31373-MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, Denise Carlon appearing, upon a motion to vacate the automatic stay as to a 2013 Toyota 4Runner, VIN JTEBU5JR6D5133499, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Justin Gillman, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 1, 2017, Debtors are due for the installments due November 30, 2016 through March 30, 2017 for a total default of \$2,828.95 (5 x \$565.79); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,828.95 will be paid over six months by Debtors, in addition to the regular installment payment, remitting \$471.50 per month for three months which additional payments shall begin on April 30, 2017 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular installment payments are to resume April 30, 2017, directly to Secured Creditor outside of the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the regular monthly installment payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Theron Cromer  
 Mechela N. Bailey  
 Debtors

Case No. 16-31373-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Apr 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2017.

db/jdb +Theron Cromer, Mechela N. Bailey, 34 Cobblers Circle, Franklin Park, NJ 08823-1786

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 21, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 James Patrick Shay on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2004-HE3, ASSET-BACKED PASS THROUGH CERTIFICATES james.shay@phelanhallinan.com  
 Jill Manzo on behalf of Creditor SELECT PORTFOLIO SERVICING, INC., as servicer for THE BANK OF NEW YORK MELLON TRUST COMPANY, N.A. F/K/A THE BANK OF NEW YORK TRUST COMPANY, N.A., AS TRUSTEE, IN TRUST FOR AND FOR THE BENEFIT OF THE CE bankruptcy@feinsuch.com  
 Justin M Gillman on behalf of Debtor Theron Cromer abgillman@optonline.net  
 Justin M Gillman on behalf of Joint Debtor Mechela N. Bailey abgillman@optonline.net  
 Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. D/B/A AMERICA'S SERVICING COMPANY AS SERVICING AGENT FOR HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE et.al.  
 nj.bkecf@fedphe.com  
 Nicholas V. Rogers on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2004-HE3, ASSET-BACKED PASS THROUGH CERTIFICATES nj.bkecf@fedphe.com

TOTAL: 8